

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re Louis Michael Fann) Case No. 18-43492
Karen Michele Fann)
) Chapter 13
)
Debtor.) Response Due: July 27, 2018

To: United Consumer Financial Services
c/o Bass & Associates P.C.
3936 E. Ft. Lowell Ste 200
Tucson, AZ 85712

OBJECTION TO CLAIM AND NOTICE OF OBJECTION

THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING, THE DATE OF WHICH WILL BE SENT TO YOU IF YOU FILE A RESPONSE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING. REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.

COMES NOW Debtors, Louis and Karen Fann, by and through attorney of record and for Debtor's Objection to Claim 4, state as follows:

1. The claim of United Consumer Financial Services is a secured claim in a vacuum cleaner.
2. Debtors' are no longer in possession of the collateral
3. United Consumer Financial Services' claims should be denied and they should be allowed to file a new unsecured claim.

WHEREFORE, Debtor prays the Court enter an Order Sustaining Debtor's Objection to Claim No. 4 filed by the United Consumer Financial Services; and for such other and further relief as this Court deems necessary and proper under the circumstances

Respectfully Submitted,

/s/ Michael Toscano
MICHAEL TOSCANO #61483 MO
Ghafoor Cook LLC
10880 Baur Blvd
St. Louis, MO 63132
(314) 801-1335 (Telephone)
(314) 692-8646 (Facsimile)
bankruptcysl@ghafoorcook.com
ATTORNEY FOR DEBTOR

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on July 6, 2018 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to the parties listed below on July 6, 2018:

United Consumer Financial Services
c/o Bass & Associates P.C.
3936 E. Ft. Lowell Ste 200
Tucson, AZ 85712

/s/ Michael Toscano
Attorney